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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE
Group Art Unit 2121

In re

Patent Application of
Richard Warren Hailey, et al.
Application No. 10/814,522
Confirmation No.: 6921
Filed: March 31, 2004

Examiner: Not yet Assigned

“DOCUMENT CREATION SYSTEM AND
METHOD USING KNOWLEDGE BASE,
PRECEDENCE, AND INTEGRATED
RULES”

INFORMATION DISCLOSURE STATEMENT
PURSUANT TO 37 CFR §1.97(b)

Mail Stop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

The Examiner's attention is directed to the references which are listed on the attached Form PTO/SB/08A and/or PTO/SB/08B. We have enclosed copies of the non-patent documents.

Citation of these references is respectfully requested.

I, Jo Swanson, hereby certify that this correspondence is being deposited with the US Postal Service as first class mail in an envelope addressed to Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450 on the date of my signature.

Signature

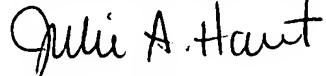
Jo Swanson

Date of Signature

7-15-04

No concession is made that these documents are prior art, and Applicant expressly reserves the right to antedate the documents as may be appropriate.

Respectfully submitted,



Julie A. Haut

Reg. No.

File No. 014586-9009-02

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Substitute for Form 1449/PTO

*Complete if Known***INFORMATION DISCLOSURE
STATEMENT BY APPLICANT**

(use as many sheets as necessary)

Application Number	10/814,522
Filing Date	March 31, 2004
First Named Inventor	Richard Warren Hailey
Group Art Unit	2121
Examiner Name	Not yet Assigned

Sheet	1	of	1	Attorney Docket Number	014586-9009-02
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U.S. PATENT DOCUMENTS

Examiner Initials	U.S. Patent Document Number	Name of Patentee or Applicant of Cited Document	Date of Publication of Cited Document
	5,043,891	Goldstein et al.	8/27/1991
	5,367,619	Dipalo et al.	11/22/1994
	5,692,206	Shirley et al.	11/25/1997
	5,924,109	Ackerman et al.	7/13/1999
	6,473,892	Porter	10/29/2002
	20010018697	Kunitake et al	8/30/2001
	20010044813	Frank	11/22/2001
	20010051960	Kubick et al	12/13/2001
	20010051962	Plotkin	12/13/2001
	20020138519	Miller	9/26/2002
	20020138524	Ingle et al.	9/26/2002
	20020178190	Pope et al.	11/28/2002
	20030078949	Scholz et al	4/24/2003
	20030187756	Klivington et al.	10/2/2003

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EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

Burden Hour Statement: This form is estimated to take 2.0 hours to complete. Time will vary depending upon the needs of the individual case. Any comments on the amount of time you are required to complete this form should be sent to the Chief Information Officer, Patent and Trademark Office, Washington, DC 20231.

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<p>Substitute for form 1449B/PTO</p> <p>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</p> <p>(use as many sheets as necessary)</p>			<i>Complete if Known</i>	
			Application Number	10/814,522
			Filing Date	March 31, 2004
			First Named Inventor	Richard Warren Hailey
			Group Art Unit	2121
			Examiner Name	Not yet known
Sheet	1	of	3	Attorney Docket Number
				014586-9009-02

OTHER PRIOR ART - NON PATENT LITERATURE DOCUMENTS		
Examiner Initials		Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, pages(s), volume-issue numbers(s), publisher, city and/or country where published.
		Rembrandt Lending System Utilities Guide, June 1998, Third Edition, pp. 1-123, Bankers Systems, Inc., St. Cloud, MN
		Rembrandt Lending System Product Overview, October 1999, pp. 1-59, Third Edition, Bankers Systems, Inc., St. Cloud, MN
		Rembrandt Lending System Loan Operations Guide Part 1, August 2000, pp. 1-235, Fourth Edition, Bankers Systems, Inc., St. Cloud, MN
		Rembrandt Lending System Loan Operations Guide Part 2, August 2000, pp. 1-98, Fifth Edition, Bankers Systems, Inc., St. Cloud, MN
		Rembrandt Lending System Organization and User Management Guide, August 2000, pp. 1-119, Third Edition, Bankers Systems, Inc., St. Cloud, MN
		ARTA Lending Documentation System User's Guide Part 1, November 2000, pp. 1-212, Second Edition, Bankers Systems, Inc., St. Cloud, MN
		ARTA Lending Documentation System User's Guide Part 2, November 2000, pp. 1-70, First Edition, Bankers Systems, Inc., St. Cloud, MN
		Rembrandt Lending System Lending Policy Guide, August 2000, pp. 1-187, Third Edition, Bankers Systems, Inc., St. Cloud, MN
		ARTA Deposit Documentation System Accessible Technology Meets Sensible Compliance Help, pp. 1-6, Bankers Systems, Inc., St. Cloud, MN

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Substitute for form 1449B/PTO INFORMATION DISCLOSURE STATEMENT BY APPLICANT (use as many sheets as necessary)				Complete if Known	
Sheet	2	of	3	Application Number	10/814,522
				Filing Date	March 31, 2004
				First Named Inventor	Richard Warren Hailey
				Group Art Unit	2121
				Examiner Name	Not yet known
				Attorney Docket Number	014586-9009-02

OTHER PRIOR ART - NON PATENT LITERATURE DOCUMENTS		
Examiner Initials		Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, pages(s), volume-issue numbers(s), publisher, city and/or country where published.
		Rembrandt Lending System Forms and Tasks Descriptions/Glossary, April 2001, pp. 1-143, Ninth Edition, Bankers Systems, Inc., St. Cloud, MN
		ARTA Lending Documentation System Experience Proven Technology With Reliable Compliance Help, pp. 1-6, Bankers Systems, Inc., St. Cloud, MN
		ARTA Deposit Documentation System User's Guide Part 1 Version 2.5, pp. 1-63, Bankers Systems, Inc., St. Cloud, MN
		ARTA Deposit Documentation System User's Guide Part II Version 2.5, pp. 1-74, Bankers Systems, Inc., St. Cloud, MN
		ARTA Lending Documentation System Credit Insurance Setup Worksheets Credit Life Insurance, Disability Insurance, and Involuntary Unemployment Insurance, pp. 1-14, Bankers System, Inc., St. Cloud, MN
		Rembrandt Lending System Powerful Technology Fused With Reliable Compliance Knowledge, pp. 1-6, Bankers Systems, Inc., St. Cloud, MN
		RAKIS Document Control and Production System Executive Summary 2003, pp. 1-16, VMP Mortgage Solutions, Mortgage Business Unit, Bankers Systems, Inc., Fraser, MI
		I-32 Forms Solutions, I-32 Forms Design: Features, pp. 1-2, VMP Mortgage Solutions, a Bankers Systems, Inc. company
		I-32 Forms Solutions, I-32 Forms Solutions: I-32 Featuring Editor, pp. 1-4, VMP Mortgage Solutions, a Bankers Systems, Inc. company

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Sheet	3	of	3	Attorney Docket Number	014586-9009-02

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		JASON HARROP, OASIS LegalXML eContracts Technical Committee, Discussion Paper - XForms for Contract Semantics, http://lists.oasis-open.org/archives/legalxml-econtracts/200403/pdf00000.pdf , March 11, 2004, Version 1.0, pp. 1-20

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